

**Information to identify the case:**

Debtor 1 **Lori A Lorenzi**  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5824**  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

United States Bankruptcy Court **WESTERN DISTRICT OF  
PENNSYLVANIA**

Date case filed for chapter **7 12/4/20**

Case number: **20-70608-JAD**

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Lori A Lorenzi	
2. All other names used in the last 8 years		
3. Address	718 Penrod St Johnstown, PA 15902	
4. Debtor's attorney Name and address	Lawrence W. Willis Willis & Associates 201 Penn Center Blvd Suite 310 Pittsburgh, PA 15235	Contact phone 412-235-1721 Email: <a href="mailto:ecf@westernpabankruptcy.com">ecf@westernpabankruptcy.com</a>
5. Bankruptcy trustee Name and address	Eric E. Bononi 20 North Pennsylvania Avenue Greensburg, PA 15601	Contact phone 724-832-2499 Email: <a href="mailto:bankruptcy@bononilaw.com">bankruptcy@bononilaw.com</a>

**For more information, see page 2 >**

Debtor **Lori A Lorenzi**

Case number **20-70608-JAD**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 12/28/20
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>January 27, 2021 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
		<b>Filing deadline:</b> 3/28/21
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Lori A Lorenzi**  
Debtor(s)

Bankruptcy Case No.: 20-70608-JAD  
Chapter: 7

Whereas, Federal Rule of Bankruptcy Procedure 1007(c) requires an individual Debtor(s) to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case and,

Whereas, 11 U.S.C. § 727 (a)(11) states that the Court shall not grant a discharge unless the Debtor(s) completes an instructional course concerning personal financial management after filing the petition,

It is hereby ordered that this case shall be closed without entry of a discharge on the 75<sup>th</sup> day after the first date set for the meeting of creditors unless, within the 60 days after the first date set for the meeting of creditors, the Debtor(s) files a certification that the course in personal financial management described in 11 U.S.C. § 111 was completed. The certification must substantially conform to Official Form No. 423, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is further ordered that a Debtor(s) who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone must file a motion with the court to be excused from attending the course within 60 days after first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the Debtor(s) fails to timely file the motion.

Dated: December 28, 2020

Jeffery A. Deller  
United States Bankruptcy Judge

REMINDER TO COUNSEL

Before filing: Generally, a person is ineligible to be a Debtor unless he/she has taken a credit counseling course within 180 days before filing a petition, and files the certificate. 11 U.S.C. Section 109(h)(1).

After filing: A Chapter 7 Debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (Official Form 423). 11 U.S.C. Section 727(a)(11) and Rule 1007(b)(7).

In re:  
Lori A Lorenzi  
Debtor(s)

Case No. 20-70608-JAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Dec 28, 2020

User: dpas  
Form ID: 309A

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2020:

Recip ID	Recipient Name and Address
db	+ Lori A Lorenzi, 718 Penrod St, Johnstown, PA 15902-3330
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Daniel Philip Jones, c/o Stern & Eisenberg, P.C., 1581 Main Street, Suite 200, Warrington, PA 18976-3403
cr	+ Nations Lending Corporation, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
15324531	+ Apothaker Scian PC, 520 Fellowship Road, PO Box 5496, Mount Laurel, NJ 08054-5496
15318315	+ Johnstown Credit Burea, 227 Franklin St, Johnstown, PA 15901-1916
15318317	+ Lending Club Corp, 595 Market St, San Francisco, CA 94105-2807
15318319	+ Midland Funding, 320 East Big Beaver, Troy, MI 48083-1238
15318322	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Motor Credit, 7676 Hazard Center Dr, San Diego, CA 92108
15318324	+ United Rev, Po Box 1184, Langhorne, PA 19047-6184
15318325	+ Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426
15324558	+ Weltman Weinberg & Reis, 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ecf@westernpabankruptcy.com	Dec 29 2020 03:33:00	Lawrence W. Willis, Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh, PA 15235
tr	+ EDI: BEEBONONI.COM	Dec 29 2020 05:33:00	Eric E. Bononi, 20 North Pennsylvania Avenue, Greensburg, PA 15601-2337
smg	EDI: PENNDEPTREV	Dec 29 2020 05:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 29 2020 03:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 29 2020 05:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 29 2020 03:34:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Dec 29 2020 03:34:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: PRA.COM	Dec 29 2020 05:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15318304	+ EDI: AMEREXPR.COM	Dec 29 2020 05:33:00	Amex, P.o. Box 981537, El Paso, TX 79998-1537

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15324532	+ EDI: CAPITALONE.COM	Dec 29 2020 05:33:00	Cabelas, 1 Cabela Drive, Sidney, NE 69160-0001
15318305	+ Email/Text: bankruptcy@cavps.com	Dec 29 2020 03:35:00	Cavalry Portfolio Serv, 500 Summit Lake Drive, Valhalla, NY 10595-2322
15318306	+ EDI: WFNNB.COM	Dec 29 2020 05:33:00	Cb/vicsert, Po Box 182789, Columbus, OH 43218-2789
15324535	+ EDI: WFNNB.COM	Dec 29 2020 05:33:00	Comenity Bank, P.O. Box 659728, San Antonio, TX 78265-9728
15318307	+ EDI: WFNNB.COM	Dec 29 2020 05:33:00	Comenity Bank/buckle, Po Box 182789, Columbus, OH 43218-2789
15318308	+ EDI: WFNNB.COM	Dec 29 2020 05:33:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
15318309	+ EDI: WFNNB.COM	Dec 29 2020 05:33:00	Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120
15318310	+ EDI: WFNNB.COM	Dec 29 2020 05:33:00	Comenitycb/zales, Po Box 182120, Columbus, OH 43218-2120
15318318	EDI: CITICORP.COM	Dec 29 2020 05:33:00	Macys/dsnb, Po Box 8218, Mason, OH 45040
15318311	+ EDI: DISCOVER.COM	Dec 29 2020 05:33:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15318312	+ Email/Text: bknotice@ercbpo.com	Dec 29 2020 03:35:00	Enhanced Recovery Co L, Po Box 57547, Jacksonville, FL 32241-7547
15318313	+ Email/Text: bankruptcynotice@fcbanking.com	Dec 29 2020 03:34:00	First Commonwealth Ban, 22 North Sixth St, Indiana, PA 15701-1802
15324543	+ Email/Text: bankruptcynotice@fcbanking.com	Dec 29 2020 03:34:00	First commonwealth bank, 600 Philadelphia Street, Indiana, PA 15701-3904
15318314	+ EDI: IIC9.COM	Dec 29 2020 05:33:00	I.c. System, Inc, Po Box 64378, Saint Paul, MN 55164-0378
15318316	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 29 2020 03:34:00	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
15318317	+ EDI: LENDNGCLUB	Dec 29 2020 05:33:00	Lending Club Corp, 595 Market St, San Francisco, CA 94105-2807
15318320	+ EDI: AGFINANCE.COM	Dec 29 2020 05:33:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
15318321	+ EDI: PRA.COM	Dec 29 2020 05:33:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
15324552	EDI: NEXTEL.COM	Dec 29 2020 05:33:00	Sprint, PO Box 7949, Overland Park, KS 66207
15324553	+ EDI: RMSC.COM	Dec 29 2020 05:33:00	SYNCB, C/O P O BOX 965015, Orlando, FL 32896-0001
15318347	+ EDI: RMSC.COM	Dec 29 2020 05:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15318323	+ Email/Text: bankruptcydepartment@tsico.com	Dec 29 2020 03:35:00	Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273

TOTAL: 31

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		DLJ Mortgage Capital, Inc.

District/off: 0315-7

User: dpas

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15324530	*+	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15324533	*+	Cavalry Portfolio Serv, 500 Summit Lake Drive, Valhalla, NY 10595-2322
15324534	*+	Cb/vicsert, Po Box 182789, Columbus, OH 43218-2789
15324536	*+	Comenity Bank/buckle, Po Box 182789, Columbus, OH 43218-2789
15324537	*+	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
15324538	*+	Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120
15324539	*+	Comenitycb/zales, Po Box 182120, Columbus, OH 43218-2120
15324548	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court, Macys/dsnb, Po Box 8218, Mason, OH 45040
15324540	*+	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15324541	*+	Enhanced Recovery Co L, Po Box 57547, Jacksonville, FL 32241-7547
15324542	*+	First Commonwealth Ban, 22 North Sixth St, Indiana, PA 15701-1802
15324544	*+	I.c. System, Inc, Po Box 64378, Saint Paul, MN 55164-0378
15324545	*+	Johnstown Credit Burea, 227 Franklin St, Johnstown, PA 15901-1916
15324546	*+	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
15324547	*+	Lending Club Corp, 595 Market St, San Francisco, CA 94105-2807
15324549	*+	Midland Funding, 320 East Big Beaver, Troy, MI 48083-1238
15324550	*+	Onemain, Po Box 1010, Evansville, IN 47706-1010
15324551	*+	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
15324554	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court, Toyota Motor Credit, 7676 Hazard Center Dr, San Diego, CA 92108
15324555	*+	Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273
15324556	*+	United Rev, Po Box 1184, Langhorne, PA 19047-6184
15324557	*	Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426

TOTAL: 1 Undeliverable, 22 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 30, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2020 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor DLJ Mortgage Capital Inc. bnicholas@kmlawgroup.com
Daniel Philip Jones	on behalf of Creditor Nations Lending Corporation djones@sterneisenberg.com bkecf@sterneisenberg.com
Eric E. Bononi	bankruptcy@bononilaw.com pa69@ecfbis.com
Lawrence W. Willis	on behalf of Debtor Lori A Lorenzi ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5